

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-21896  
ROBERT & DESIREE WATSON Judge: ABA  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original    ☒ Modified/Notice Required    Date: 1/4/19  
☐ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: TW    Initial Debtor: RW    Initial Co-Debtor: DW

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 986.00 per Month to the Chapter 13 Trustee, starting on 2/1/19 for approximately 53 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☐ NONE**

a. Adequate protection payments will be made in the amount of \$ 250.00 to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to Toyota Motor Credit (creditor).

b. Adequate protection payments will be made in the amount of \$ 860.00 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: Toyota Motor Credit (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$
DOMESTIC SUPPORT OBLIGATION		
Law Offices of David Paul Daniels, LLC	Attorney Fees	\$3,110.00
IRS	Taxes	\$30.10

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
SPS	Real Estate	\$15,634.12	0.00	\$15,634.12	

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
Toyota Motor Credit Township of Winslow CCMUA	2015 Toyota Tundra 1 Pierson Place 1 Pierson Place	\$29,606.19 \$379.25 \$155.94

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE:** All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Attorney fees and then any other administrative claims
- 3) Secured creditors
- 4) Priority claims then any unsecured claims

**d. Post-Petition Claims**

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 6/12/18.

Explain below **why** the plan is being modified:  
Pay Toyota Motor Credit in full through plan

Explain below **how** the plan is being modified:  
Toyota Motor Credit claim being paid in full under Section 4g

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 1/4/19

/s/ Robert Watson  
Debtor

Date: 1/4/19

/s/ Desiree Watson  
Joint Debtor

Date: 1/4/19

/s/ Tamika Wyche, Esquire  
Attorney for Debtor(s)

**Certificate of Notice Page 11 of 13**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Robert R. Watson  
 Desiree C. Watson  
 Debtors

Case No. 18-21896-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf901

Page 1 of 3  
 Total Noticed: 63

Date Rcvd: Jan 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2019.

db/jdb Robert R. Watson, Desiree C. Watson, 1 Pierson Pl, Sicklerville, NJ 08081-2006  
 517741093 +Advocare Magness Stafford, PO Box 3001, Voorhees, NJ 08043-0598  
 517587003 Advocare Township Pediatrics, 123 Egg Harbor Rd # 206, Sewell, NJ 08080-9406  
 517587004 Apex Asset Management, PO Box 5407, Lancaster, PA 17606-5407  
 517587009 +CCMUA, 1645 Ferry Ave, Camden, NJ 08104-1360  
 517741095 Cornerstone Foot and Ankle, 100 Kings Way E. Ste D6, Sewell, NJ 08080-2238  
 517741096 Credit Collection Collection Service, 725 Canton Street, Norwood, MA 02062-2679  
 517587012 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550  
 (address filed with court: Direct TV, PO Box 78626, Phoenix, AZ 85062-8626)  
 517767059 +Dawn Shirre Hines, Court Officer, PO Box 20, Lawnside NJ 08045-0020  
 517691612 EMERG PHY ASSOC OF S.JERSEY,PC, PO Box 1123, Minneapolis, MN 55440-1123  
 517587014 Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 517587015 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 517587016 First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
 517587018 Global Payments Check, PO Box 59371, Chicago, IL 60659-0371  
 517587019 GoDaddy.com, LLC, 14455 N Hayden Rd Ste 226, Scottsdale, AZ 85260-6993  
 517587020 IC Systems, Inc., PO Box 64378, Saint Paul, MN 55164-0378  
 517587022 Kennedy Health Systems, PO Box 48023, Newark, NJ 07101-4823  
 517741098 Kennedy Medical Group Practice, PO Box 95000, Philadelphia, PA 19195-0001  
 517767062 +++LEONARD FRANCO, JR., ESQUIRE, MIDLAND FUNDING, LLC, 1 RIVERFRONT PLZ STE 710,  
 NEWARK NJ 07102-5415  
 (address filed with court: Leonard Franco, Jr., Esquire, Midland Funding, LLC,  
 1037 Raymond Blvd., Suite 710, Newark NJ 07102-5427)  
 517658613 +Laridian Consulting, Inc., c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201,  
 Parsippany, NJ 07054-4609  
 517587023 Milstead & Associates, LLC, 1 E Stow Rd, Marlton, NJ 08053-3118  
 517741099 NJ E-Z Customer Svc Center, PO Box 4973, Trenton, NJ 08650-4973  
 517741100 Philadelphia Gastro Group, 525 Jamestown St. Ste. 101, Philadelphia, PA 19128-1751  
 517741101 +Physician Billing - PB CHOP, PO Box 788017, Philadelphia, PA 19178-8017  
 517741102 Relievus, PO Box 7778, Lancaster, PA 17604-7778  
 517587025 South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091  
 517587027 State of New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695-0245  
 517767068 +Superior Court of NJ, Camden Special Civil, 101 s. 5TH Street, Camden NJ 08103-4001  
 517741115 Tom K - the Tax Consultant, 24 White Deer Plz., Sparta, NJ 07871-1819  
 517587029 Toyota Motor Credit, PO Box 9786, Cedar Rapids, IA 52409-0004  
 517676758 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 517767069 Tribute Mastercard, PO Box 105555, Atlanta GA 30348-5555  
 517587030 #+Trident Asset Management, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2230  
 517587032 ++VERITAS INSTRUMENT RENTAL INC, PO BOX 950, PINELLAS PARK FL 33780-0950  
 (address filed with court: Veritas Instrument Rental, 10720 Park Blvd Ste F,  
 Seminole, FL 33772-5461)  
 517741116 +Veritas Instrumental Rental, 12475 44th St. N, Clearwater FL 33762-5139

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 08 2019 00:14:04 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 08 2019 00:14:01 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

517741094 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Jan 08 2019 00:13:57 Asset Acceptance, LLC,  
 PO Box 2036, Warren, MI 48090-2036

517587005 E-mail/Text: bankruptcy@pepcoholdings.com Jan 08 2019 00:13:24 Atlantic City Electric,  
 PO Box 13610, Philadelphia, PA 19101-3610

517605453 E-mail/Text: bankruptcy@pepcoholdings.com Jan 08 2019 00:13:24  
 Atlantic City Electric Company, Pepco Holdings, Inc.,  
 Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,  
 Carneys Point, NJ 08069-3600

517587006 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 08 2019 00:12:03 Capital One,  
 15000 Capital One Dr, Richmond, VA 23238-1119

517587008 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 08 2019 00:12:04 Capital One Bank USA,  
 15000 Capital One Dr, Richmond, VA 23238-1119

517587007 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 08 2019 00:11:10 Capital One Bank,  
 PO Box 30281, Salt Lake City, UT 84130-0281

517623346 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 08 2019 00:12:03  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

517587010 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Jan 08 2019 00:14:37  
 Comcast Cable Communications, 1 Comcast Ctr, Philadelphia, PA 19103-2833

517587011 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 08 2019 00:13:33 Comenity Bank/Lane Bryant,  
 PO Box 182789, Columbus, OH 43218-2789

517652526 +E-mail/Text: cio.bncmail@irs.gov Jan 08 2019 00:13:14 Department of Treasury,  
 Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346

517699348 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 08 2019 00:23:16 Directv, LLC,  
 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 63

Date Rcvd: Jan 07, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517587013 E-mail/Text: bknotice@ercbpo.com Jan 08 2019 00:14:08 Enhanced Recovery Corporation,  
8014 Bayberry Rd, Jacksonville, FL 32256-7412  
517705300 E-mail/Text: check.bksupport@globalpay.com Jan 08 2019 00:13:02  
GLOBAL PAYMENTS CHECK SERVICES, PO BOX 661158, CHICAGO, IL 60666-1158  
517587017 E-mail/Text: check.bksupport@globalpay.com Jan 08 2019 00:13:02  
Global Payment Check Service, 6215 W Howard St, Niles, IL 60714-3403  
517741097 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 08 2019 00:14:19 Jefferson Capital Systems,  
16 McLeland Road, Saint Cloud, MN 56303  
517704965 E-mail/PDF: resurgentbknotifications@resurgent.com Jan 08 2019 00:12:18  
LVNV Funding, LLC its successors and assigns as, assignee of OSI Portfolio Services, Inc.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517767319 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 08 2019 00:14:01  
Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, Po Box 2036,  
Warren MI 48090-2036  
517695462 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 08 2019 00:14:19 Premier Bankcard, LLC,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
517632577 E-mail/Text: bnc-quantum@quantum3group.com Jan 08 2019 00:13:53  
Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788  
517698800 E-mail/Text: bnc-quantum@quantum3group.com Jan 08 2019 00:13:53  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
517587024 E-mail/Text: jennifer.chacon@spservicing.com Jan 08 2019 00:15:04  
Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250  
517741103 E-mail/Text: rharris@southjerseyfcu.com Jan 08 2019 00:14:02 South Jersey FCU,  
PO Box 5530, Deptford, NJ 08096-0530  
517587026 E-mail/Text: bankruptcy@sw-credit.com Jan 08 2019 00:14:04 Southwest Credit Systems,  
4120 International Pkwy Ste 1100, Carrollton, TX 75007-1958  
517741105 E-mail/Text: bankruptcy@td.com Jan 08 2019 00:14:06 TD Bank, 1701 Marlton Pike E,  
Cherry Hill, NJ 08003-2390  
517587028 +E-mail/Text: chegyi@winslowtownship.com Jan 08 2019 00:14:03 Township of Winslow,  
125 S Route 73, Hammonton, NJ 08037-9422  
517714116 E-mail/Text: jennifer.chacon@spservicing.com Jan 08 2019 00:15:04  
U.S. Bank, N.A., successor trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,  
Salt Lake City, UT 84165-0250

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517728608 Please See Attach List  
517587021\* IRS, PO Box 931000, Louisville, KY 40293-1000  
517741104\* Southwest Credit Systems, 4120 International Pkwy, Ste 1100, Carrollton, TX 75007-1958  
517681196\* +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
517587031\* +VERITAS INSTRUMENT RENTAL INC, PO BOX 950, PINELLAS PARK FL 33780-0950  
(address filed with court: Veritas Instrument Rental, 12475 44th St N,  
Clearwater, FL 33762-5116)

TOTALS: 1, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 09, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: pdf901

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Total Noticed: 63

Date Rcvd: Jan 07, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2019 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2006-HE10, Asset-Backed Certificates Series 2006-HE10 bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com  
Tamika Nicole Wyche on behalf of Debtor Robert R. Watson daviddanielslaw@gmail.com, G30609@notify.cincompass.com  
Tamika Nicole Wyche on behalf of Joint Debtor Desiree C. Watson daviddanielslaw@gmail.com, G30609@notify.cincompass.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8